

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Brian Cuoco
Debtor

Case No. 17-03355-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 11

Date Rcvd: Dec 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2017.

db +Brian Cuoco, 610 Sunglo Lane, Henryville, PA 18332-7862
4956875 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, PO Box 630778, Cincinnati, OH 45263-0778)
4956876 Kimberly A Hagerman, PO Box 483, Mountainhome, PA 18342-0483
4956878 National General, PO Box 3199, Winston-Salem, NC 27102-3199

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4956874 +EDI: BANKAMER.COM Dec 08 2017 18:53:00 Bank of America, PO Box 45224,
Jacksonville, FL 32232-5224
4956877 +EDI: CBSKOHL.S.COM Dec 08 2017 18:53:00 Kohls Department Store, PO Box 3115,
Milwaukee, WI 53201-3115
4956879 +EDI: AGFINANCE.COM Dec 08 2017 18:53:00 OneMain Financial,
156 Eagles Glen Plaza, Suite 101, East Stroudsburg, PA 18301-1351
4956880 +EDI: AGFINANCE.COM Dec 08 2017 18:53:00 OneMain Financial, 605 Munn Road,
Fort Mill, SC 29715-8421
4956881 +E-mail/Text: bkrgeneric@penfed.org Dec 08 2017 18:47:05 PenFed Credit Union, PO Box 1432,
Alexandria, VA 22313-1432
4956882 EDI: SEARS.COM Dec 08 2017 18:53:00 Sears Credit Cards, PO Box 6282,
Sioux Falls, SD 57117-6282
4956883 EDI: WTRRN.BANK.COM Dec 08 2017 18:53:00 Target Card Services, 3901 West 53rd Street,
Sioux Falls, SD 57106-4216

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Fifth Third Bank bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net
Steven R Savoia on behalf of Debtor 1 Brian Cuoco ssavoia@ptd.net
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Brian Cuoco**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9202**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-03355-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Brian Cuoco
aka Brian Louis Cuoco, aka Brian L Cuoco**By the
court:**December 8, 2017Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.